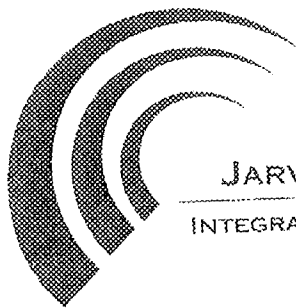


EXHIBIT F



JARVIS & MANDELL LLC
INTEGRATED PLANNING SOLUTIONS

1875 CENTURY PARK EAST, SUITE 1550
LOS ANGELES, CA 90067
TEL: (310) 407-2850
FAX: (310) 407-2801
WWW.JARVISANDMANDELL.COM

October 14, 2003

John and Lorraine Repicci
120 Deer Run
Williamsville, NY 14221

John:

I hope this letter finds you in good spirits and good health. I'm sorry that David and I have been traveling so much for work and have had to resort to phone tag lately.

I haven't forgotten about our conversations about your life insurance and long term care insurance. In fact, I think I have final answers for you. As you know, the life insurance policy with Mass Mutual is "Guaranteed" so we have no issues there. What we have to deal with in this letter are the life insurance policy with Lincoln, the Long Term Care Insurance (LTCI) and potentially some income tax savings ideas.

To begin with, we were able to find a Lincoln policy that will guarantee over \$6,000,000 of death benefit if you do an "internal exchange" from your existing policy. The one catch is that you must leave your existing policy in force for at least 24 months. After 24 months of ownership, the policy can be exchanged internally without any surrender charges. With this said, you have the following options:

Option 1 – three pay, 2+ year CTS

1. Pay \$600,000 next month and Pay \$600,000 in October of 2004.
2. Your ILIT will buy the policy from the retirement plan in November of 2004.
3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product
4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Option 2 – two pay, 1+ year CTS

1. Pay \$1,200,000 next month as final premium payment.
2. Your ILIT will buy the policy from the retirement plan in January of 2004.
3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product in November of 2004.
4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Option 2 has a slightly higher death benefit and the insurance is retained in the retirement plan for a shorter period of time (one whole year less). We can implement either solution, but I think option 2 better fits your interests. You will just need to focus on getting money into your ILIT (which David can create rather expeditiously for you). Of course, you could lend the money to the ILIT instead of using gifts.

The most important point is that Lincoln does have a guaranteed product that you can exchange to after 24 months with no penalty. That is very good news – should you decide that the guaranteed product is in your best interest.

As for the Long Term Care Insurance (LTCI), we have some great numbers to share with you (Attached as well). Given that this premium is tax-deductible through your corporation, it make sense to purchase this insurance now. The question for you is how you would like to pay for it. Would you like to pay annually and get the full deduction now, or pay monthly and have the deductions start monthly and continue every month going forward? This is completely up to you and we can arrange to have the policy structured whichever way you choose. We should probably start paying as soon as possible so we can take advantage of the years you have left to work and to take a deduction for the premium payments.

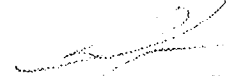
Lastly, if you are seriously considering planning to protect your accounts receivable from lawsuits or if you are very concerned about your income tax liability for this year, we should start discussing some options in the very near future. There is a lot we can do, but as you know, these things can't be done overnight.

Please look over the information we have sent to you and let us know what, where, how you want to move forward. As always, you can reach David at (212) 972-1222 and me at (310) 407-2850.

David and Celia plan on calling you within the next week or two to go over some legal issues as well.

Please say hello to Lorraine for me.

All my best,



Christopher R. Jarvis, MBA
Jarvis & Mandell, LLC

OCT-14-2003 12:27PM FROM: JARVIS AND MANDELL

T-691 P.001/008 F-527



JARVIS & MANDELL LLC
INTEGRATED PLANNING SOLUTIONS

1875 CENTURY PARK EAST, SUITE 1550
LOS ANGELES, CA 90067
TEL: (310) 407-2850
FAX: (310) 407-2801
WWW.JARVISANDMANDELL.COM

October 14, 2003

John and Lorraine Repicci
120 Deer Run
Williamsville, NY 14221

John:

I hope this letter finds you in good spirits and good health. I'm sorry that David and I have been traveling so much for work and have had to resort to phone tag lately.

I haven't forgotten about our conversations about your life insurance and long term care insurance. In fact, I think I have final answers for you. As you know, the life insurance policy with Mass Mutual is "Guaranteed" so we have no issues there. What we have to deal with in this letter are the life insurance policy with Lincoln, the Long Term Care Insurance (LTCI) and potentially some income tax savings ideas.

To begin with, we were able to find a Lincoln policy that will guarantee over \$6,000,000 of death benefit if you do an "internal exchange" from your existing policy. The one catch is that you must leave your existing policy in force for at least 24 months. After 24 months of ownership, the policy can be exchanged internally without any surrender charges. With this said, you have the following options:

Option 1 - three pay, 2+ year CTS

1. Pay \$600,000 next month and Pay \$600,000 in October of 2004.
2. Your ILIT will buy the policy from the retirement plan in November of 2004.
3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product.
4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Option 2 - two pay, 1+ year CTS

1. Pay \$1,200,000 next month as final premium payment.
2. Your ILIT will buy the policy from the retirement plan in January of 2004.
3. The ILIT trustee will instruct Lincoln to "exchange" the policy for a guaranteed death benefit product in November of 2004.
4. Over \$6,000,000 goes to the heirs tax-free at death (in addition to \$4 million from Mass Mutual policy).

Registered Representative of, and solicitor and services offered through, MML Investor Services, Inc., 1875 Century Park East Suite 1550 Los Angeles, CA 90067 (310) 407-2808
Jarvis & Mandell, LLC has an affiliation with MML Investor Services, Inc. Call center for California Insurance License # 00704276

Repicci 000032

OCT-14-2003 12:29PM FROM-JARVIS AND MANDELL

4

T-581 P-002/008 F-527

Option 2 has a slightly higher death benefit and the insurance is retained in the retirement plan for a shorter period of time (one whole year less). We can implement either solution, but I think option 2 better fits your interests. You will just need to focus on getting money into your ILIT (which David can create rather expeditiously for you). Of course, you could lend the money to the ILIT instead of using gifts.

The most important point is that Lincoln does have a guaranteed product that you can exchange to after 24 months with no penalty. That is very good news – should you decide that the guaranteed product is in your best interest.

As for the Long Term Care Insurance (LTCI), we have some great numbers to share with you (Attached as well). Given that this premium is tax-deductible through your corporation, it make sense to purchase this insurance now. The question for you is how you would like to pay for it. Would you like to pay annually and get the full deduction now, or pay monthly and have the deductions start monthly and continue every month going forward? This is completely up to you and we can arrange to have the policy structured whichever way you choose. We should probably start paying as soon as possible so we can take advantage of the years you have left to work and to take a deduction for the premium payments.

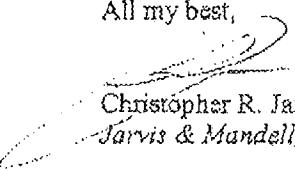
Lastly, if you are seriously considering planning to protect your accounts receivable from lawsuits or if you are very concerned about your income tax liability for this year, we should start discussing some options in the very near future. There is a lot we can do, but as you know, these things can't be done overnight.

Please look over the information we have sent to you and let us know what, where, how you want to move forward. As always, you can reach David at (212) 972-1222 and me at (310) 407-2850.

David and Celia plan on calling you within the next week or two to go over some legal issues as well.

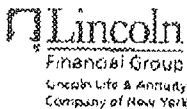
Please say hello to Lorraine for me.

All my best,


Christopher R. Jarvis, MBA
Jarvis & Mandell, LLC

OCT-14-2003 12:28PM FROM-JARVIS AND MANDELL

T-661 P.003/000 F-527



LINCOLN SUL-IV PREMIUM LIFE
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher R. Jarvis,
MBA
Jarvis & Mandell,
LLC
1875 Century Park East,
6150
Los Angeles, CA 90067
Tel: 310.407.2450
Fax: 310.209.9340

Insured: John Papucci
Age: 64
Sex: Male
Class: Non-Smoker

Licensee Representative:
CS
Female
Non-Smoker

Initial Death Benefit: \$25,000,000
Initial Death Benefit Opt: Level
Payment Mode: Annual
Riders: None

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.95% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

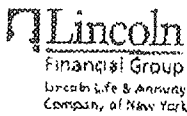
Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
1	500,000	513,884	0	25,000,000	509,215	0	25,000,000
2	1,200,000	1,625,392	684,442	25,000,000	1,605,770	664,820	25,000,000
3	0	1,641,569	743,163	5,337,186	1,606,270	708,270	5,337,186
4	0	1,657,319	803,069	5,337,186	1,605,538	751,288	5,337,186
5	0	1,672,590	862,840	5,337,186	1,603,487	793,737	5,337,186
6	0	1,691,553	927,028	5,337,186	1,604,023	839,498	5,337,186
7	0	1,710,189	991,589	5,337,186	1,603,203	884,603	5,337,186
8	0	1,728,447	1,056,372	5,337,186	1,600,917	928,842	5,337,186
9	0	1,745,285	1,121,265	5,337,186	1,597,042	972,042	5,337,186
10	0	1,763,574	1,186,149	5,337,186	1,591,437	1,014,012	5,337,186
11	0	1,783,539	1,254,189	5,337,186	1,586,652	1,057,302	5,337,186
12	0	1,801,589	1,320,989	5,337,186	1,578,372	1,097,772	5,337,186
13	0	1,817,070	1,386,145	5,337,186	1,565,803	1,134,878	5,337,186
14	0	1,828,417	1,448,467	5,337,186	1,547,156	1,167,206	5,337,186
15	0	1,834,600	1,507,509	5,337,186	1,521,202	1,194,102	5,337,186
16	0	1,833,155	1,561,405	5,337,186	1,485,082	1,213,332	5,337,186
17	0	1,824,231	1,611,281	5,337,186	1,438,815	1,225,865	5,337,186
18	0	1,806,981	1,657,561	5,337,186	1,381,271	1,231,871	5,337,186
19	0	1,779,888	1,700,613	5,337,186	1,310,558	1,231,283	5,337,186
20	0	1,741,887	1,741,887	5,337,186	1,225,256	1,225,256	5,337,186
21	0	1,754,984	1,754,984	5,337,186	1,186,465	1,186,465	5,337,186
22	0	1,760,045	1,760,045	5,337,186	1,134,490	1,134,490	5,337,186
23	0	1,756,047	1,756,047	5,337,186	1,067,664	1,067,664	5,337,186
24	0	1,740,285	1,740,285	5,337,186	982,232	982,232	5,337,186
25	0	1,710,885	1,710,885	5,337,186	875,310	875,310	5,337,186

NOTE: If "0" appears in any of the above columns, the premium outlay will no longer provide guaranteed fund values, guaranteed surrender values and guaranteed death benefits.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

OCT-14-2003 12:29PM FROM-JARVIS AND MANDELL

T-551 P.004/006 F-527



LINCOLN SUL-IV PREMIUM LIFE
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher R. Jarvis,
MBA,
Jarvis & Mandell,
LLC
1875 Century Park East,
#1300
Los Angeles, CA 90067
Tel: 310-407-2450
Fax: 310-203-9249

Insured: John Repicci
Age: 66
Sex: Male
Class: Non-Smoker

Laraine Repicci
65
Female
Non-Smoker

Initial Death Benefit: \$25,000,000
Initial Death Benefit Opt.: Level
Payment Mode: Annual
Riders: None

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.95% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
26	0	1,664,053	1,664,053	5,337,186	741,524	741,524	5,337,186
27	0	1,396,683	1,396,683	5,337,186	576,169	576,169	5,337,186
28	0	1,505,249	1,505,249	5,337,186	373,839	373,839	5,337,186
29	0	1,385,432	1,385,432	5,337,186	127,939	127,939	5,337,186
30	0	1,231,975	1,231,975	5,337,186	*0*	*0*	*0*
31	0	1,054,740	1,054,740	5,337,186			
32	0	851,143	851,143	5,337,186			
33	0	618,193	618,193	5,337,186			
34	0	352,457	352,457	5,337,186			
35	0	49,994	49,994	5,337,186			

NOTE: If *0* appears in any of the above columns, the premium outlay will no longer provide guaranteed fund values, guaranteed surrender values and guaranteed death benefits.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

OCT-14-2003 12:29PM FROM: JARVIS AND MANDELL

T-691 P.005/008 F-527



LINCOLN SULLPR-III
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher E. Jarvis,
AUSA
Jarvis & Mandell,
LLC
1875 Century Park East,
#1550
Los Angeles, CA 90067
Tel: 310.407.2830
Fax: 310.303.9240

Insureds: John Repicci	Lorraine Repicci	Initial Death Benefit:	\$6,311,383
Age: 68	67	Initial Death Benefit Opt:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Rider:	None

Section C: Guaranteed Values

This section of the Lincoln SULLPR-III illustration projects the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

exchange to in month 25

Year	Annual Premium Outlay	Guaranteed Basis Fund Value	Guaranteed Basis Surrender Value	Guaranteed Basis Death Benefit
1	1,825,392	1,533,935	1,231,138	6,311,383
2	0	1,576,689	1,286,831	6,311,383
3	0	1,613,911	1,337,307	6,311,383
4	0	1,644,167	1,381,069	6,311,383
5	0	1,665,584	1,416,308	6,311,383
6	0	1,679,850	1,444,648	6,311,383
7	0	1,679,827	1,458,889	6,311,383
8	0	1,661,704	1,453,282	6,311,383
9	0	1,621,092	1,429,313	6,311,383
10	0	1,552,968	1,375,957	6,311,383
11	0	1,455,203	1,293,151	6,311,383
12	0	1,317,119	1,170,213	6,311,383
13	0	1,129,442	997,936	6,311,383
14	0	879,603	783,876	6,311,383
15	0	550,305	450,061	6,311,383
16	0	117,782	35,252	6,311,383
17	0	0	0	6,311,383
18	0	0	0	6,311,383
19	0	0	0	6,311,383
20	0	0	0	6,311,383
21	0	0	0	6,311,383
22	0	0	0	6,311,383
23	0	0	0	6,311,383
24	0	0	0	6,311,383
25	0	0	0	6,311,383

guaranteed!

2 values for by out

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

October 9, 2003 5:54pm

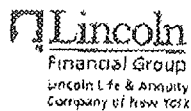
Page 6 of 12

v2003.2.4

Repicci 000036

OCT-14-2003 12:30PM FROM-JARVIS AND MANDELL

T-661 P.006/008 F-527



LINCOLN SULLPR-III
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher R. Jarvis,
MBA
Jarvis & Mandell,
LLC
1875 Century Park East,
#1550
Los Angeles, CA 90067
Tel: 310.807.2150
Fax: 310.508.9240

Insured: John Repicci	Lorraine Repicci	Initial Death Benefit:	\$6,311,383
Age: 63	67	Initial Death Benefit Opt:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section C: Guaranteed Values

This section of the Lincoln SULLPR-III illustration projects the guaranteed policy values based on your premium outlay schedule. To calculate the values, we use guaranteed cost of insurance rates, guaranteed maximum expenses and a guaranteed minimum interest rate of 4.00%. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

Year	Annual Premium Outlay	Guaranteed Basis Fund Value	Guaranteed Basis Surrender Value	Guaranteed Basis Death Benefit
26	0	0	0	6,311,383
27	0	0	0	6,311,383
28	0	0	0	6,311,383
29	0	0	0	6,311,383
30	0	0	0	6,311,383
31	0	0	0	6,311,383
32	0	0	0	6,311,383
33	0	0	0	6,311,383
34	0	0	0	6,311,383
35	0	0	0	6,311,383
36	0	0	0	6,311,383
37	0	0	0	6,311,383
38	0	0	0	6,311,383
39	0	0	0	6,311,383
40	0	0	0	6,311,383
41	0	0	0	6,311,383
42	0	0	0	6,311,383
43	0	0	0	6,311,383
44	0	0	0	6,311,383
45	0	0	0	6,311,383
46	0	0	0	6,311,383
47	0	0	0	6,311,383
48	0	0	0	6,311,383
49	0	0	0	6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
a part of the Lincoln National Corporation
100 Madison St., Suite 1860, Syracuse, New York 13202

October 8, 2013 3:38pm

Page 7 of 12

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Repicci 000037

OCT-14-2003 12:39PM FROM: JARVIS AND WANDELL

T-661 P.007/008 F-527



LINCOLN SULLPR-III
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher R. Jarvis,
MBA
Jarvis & Mandell,
LLC
1875 Century Park East,
61550
Los Angeles, CA 90057
Tel: 310.407.2450
Fax: 310.209.9240

Insured: John Repicci
Age: 66
Sex: Male
Class: Non-Smoker

Lorraine Repicci
67
Female
Non-Smoker

Initial Death Benefit: \$6,311,383
Initial Death Benefit Opt.: Level
Payment Mode: Annual
Riders: None

Section B: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of this Policy constitute the actual agreement of coverage.

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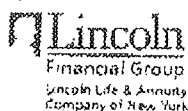
Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
1	1,625,392	1,545,741	1,242,944	6,311,383	1,533,935	1,231,138	6,311,383
2	0	1,604,187	1,314,329	6,311,383	1,579,631	1,289,773	6,311,383
3	0	1,661,890	1,385,286	6,311,383	1,623,586	1,346,982	6,311,383
4	0	1,718,776	1,455,679	6,311,383	1,665,668	1,402,570	6,311,383
5	0	1,775,351	1,526,075	6,311,383	1,706,323	1,457,047	6,311,383
6	0	1,836,428	1,601,227	6,311,383	1,750,085	1,514,884	6,311,383
7	0	1,898,058	1,677,121	6,311,383	1,793,055	1,572,118	6,311,383
8	0	1,960,484	1,754,062	6,311,383	1,835,387	1,628,966	6,311,383
9	0	2,023,966	1,832,187	6,311,383	1,877,248	1,685,469	6,311,383
10	0	2,086,281	1,909,271	6,311,383	1,916,229	1,739,219	6,311,383
11	0	2,148,894	1,986,841	6,311,383	1,955,027	1,790,974	6,311,383
12	0	2,205,545	2,058,640	6,311,383	1,981,502	1,834,597	6,311,383
13	0	2,252,829	2,121,323	6,311,383	1,997,833	1,866,347	6,311,383
14	0	2,285,775	2,170,048	6,311,383	1,996,532	1,880,605	6,311,383
15	0	2,299,176	2,199,732	6,311,383	1,971,617	1,872,174	6,311,383
16	0	2,290,399	2,207,870	6,311,383	1,919,834	1,837,305	6,311,383
17	0	2,257,544	2,192,813	6,311,383	1,838,620	1,773,889	6,311,383
18	0	2,193,365	2,147,884	6,311,383	1,719,446	1,673,965	6,311,383
19	0	2,090,416	2,066,267	6,311,383	1,553,373	1,529,234	6,311,383
20	0	1,937,596	1,937,596	6,311,383	1,327,167	1,327,167	6,311,383
21	0	1,754,430	1,754,439	6,311,383	1,062,809	1,062,309	6,311,383
22	0	1,538,420	1,538,420	6,311,383	755,482	755,482	6,311,383
23	0	1,285,905	1,285,905	6,311,383	402,108	402,108	6,311,383
24	0	972,228	972,228	6,311,383	0	0	6,311,383
25	0	576,901	576,901	6,311,383	0	0	6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK
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100 Madison St., Suite 1800, Syracuse, New York 13202

04/14/2003 12:31PM FROM: JARVIS AND MANDELL

T-681 P.008/008 F-527



LINCOLN SULPR-III
A LIFE INSURANCE ILLUSTRATION
Flexible Premium Adjustable Life Policy

Prepared by: Christopher R. Jarvis,
MBA
Jarvis & Mandell,
LLC
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#1550
Los Angeles, CA 90067
Tel: 310.407.2850
Fax: 310.303.9240

Insureds: John Reppel	Longline Reppel	Initial Death Benefit:	\$6,311,383
Age: 68	67	Initial Death Benefit Opt:	Level
Sex: Male	Female	Payment Mode:	Annual
Class: Non-Smoker	Non-Smoker	Riders:	None

Section D: Projected Values

This ledger illustrates a specific payment and death benefit design using non-guaranteed assumptions. The benefits and values shown below are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable. See Section C for guaranteed values. Remember, this illustration is not a contract. The terms of the Policy constitute the actual agreement of coverage.

This ledger, including the Annual Premium Outlay, was produced using the Current basis. The Current interest rate is assumed to be 4.80% in all years. The Alternate interest rate is assumed to be 4.00% in all years. For additional information about assumptions, see Section E.

Year	Annual Premium Outlay	Current Basis Fund Value	Current Basis Surrender Value	Current Basis Death Benefit	Alternate Basis Fund Value	Alternate Basis Surrender Value	Alternate Basis Death Benefit
26	0	62,450	62,450	6,311,383	0	0	6,311,383
27	0	0	0	6,311,383	0	0	6,311,383
28	0	0	0	6,311,383	0	0	6,311,383
29	0	0	0	6,311,383	0	0	6,311,383
30	0	0	0	6,311,383	0	0	6,311,383
31	0	0	0	6,311,383	0	0	6,311,383
32	0	0	0	6,311,383	0	0	6,311,383
33	0	0	0	6,311,383	0	0	6,311,383
34	0	0	0	6,311,383	0	0	6,311,383
35	0	0	0	6,311,383	0	0	6,311,383
36	0	0	0	6,311,383	0	0	6,311,383
37	0	0	0	6,311,383	0	0	6,311,383
38	0	0	0	6,311,383	0	0	6,311,383
39	0	0	0	6,311,383	0	0	6,311,383
40	0	0	0	6,311,383	0	0	6,311,383
41	0	0	0	6,311,383	0	0	6,311,383
42	0	0	0	6,311,383	0	0	6,311,383
43	0	0	0	6,311,383	0	0	6,311,383
44	0	0	0	6,311,383	0	0	6,311,383
45	0	0	0	6,311,383	0	0	6,311,383
46	0	0	0	6,311,383	0	0	6,311,383
47	0	0	0	6,311,383	0	0	6,311,383
48	0	0	0	6,311,383	0	0	6,311,383
49	0	0	0	6,311,383	0	0	6,311,383

NOTE: If "0" appears in the surrender value or fund value column, the premium outlay will no longer provide for a surrender value or fund value. "0" in the fund value column may indicate a negative number. If "0" appears in any of the above columns, the policy is lapsing without value.

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